



THE CHECK COLLECTOR

May 1991

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THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



THE CHECK COLLECTOR

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The Check Collector is issued four times a year for members of The American Society of Check Collectors, Inc. Subscription only by membership. Dues are \$10.00 per year. Outside U.S.A., Canada and Mexico, add \$2.00 per year. Send address changes to the Secretary. All rights reserved.



To our advertisers:

Deadline for advertising copy to run in the August 1991 issue of *The Check Collector* is August 12, 1991.

The Check Collector is an effective means to reach the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and to check-related fiscal documents, publications, accessories and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy.

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Advertising rates are as follows:

One quarter page	25.00/issue
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PRESIDENT'S COLUMN

The American Society of Check Collectors, Inc. is now incorporated in Delaware. Our thanks to Jon Cook, our treasurer, for his patient work in this accomplishment.

With our incorporation and federal tax status as a non-profit organization under Section 501-(c)-3, your society may now accept gifts and donations as provided by the tax code.

The Check Collector is achieving a more professional appearance, thanks to the work of Martha Cox, our assistant editor. Now it is our members' turn: we wish to receive more articles, news notes, happy findings, and items of interest to collectors. Check collectors are scattered throughout the U.S.A. and Canada and we have members around the globe. *The Check Collector* is our journal, hobby news, resource finder and a source of information because many members contribute material to make it so. Material on any our areas of interest is welcome. Just make it legible--we will do the typing! Full-size clear copies of checks help. A picture is still worth a thousand words!

Members who will attend the Memphis Show in June should learn of our "Round Table" meeting to be held there. Attend and enjoy meeting with other collectors. No meeting is friendlier than a group of check collectors.

Now for a sad note. Some members have not paid their dues for 1991. Any member delinquent will be dropped in the next few weeks.

There appears to be a great interest in paper collectibles by coin collectors who are disenchanted by the situation in that area. Now is an excellent time to interest them in check collecting. For new collectors and young people, the ASCC Check Pool has available check packets of material contributed by members that may be just the spark that starts another collector off on checks.

Happy collecting.

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Founded



in 1969.

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A look at collecting *FIRST LADY CHECKS*

Dr. Walter A. Ostrombecki, Jr.

People have been writing checks in the United States for a little over 200 years, but only in the past ten have such financial documents become extremely popular paper collectibles—especially among autograph collectors. The term 'check' is commonly used to refer to several distinct paper collectibles: drafts, certificates of deposit, bills of exchange and warrants—all of which are written or signed (autographed) in some manner by the payor or payee.

In addition to being a source of autographs, checks are also collected for a number of other reasons: their beautiful topical vignettes (imprinted designs); philatelic significance (revenue stamps); personal histories associated with people, small town banks, cities; and significant dates.

Since nearly every wealthy and prominent citizen during the 18th and 19th Century has either written or received one, checks are an ideal and often inexpensive source of autographs. With this in mind, it behooves a modern day collector to concentrate his or her efforts in a category or two of personal interest: authors, sports figures, the notorious, presidential, etc.

Presidential checks are by far the most widely collected and a complete collection of all 41 is possible, if you can find that all elusive Herbert Hoover. The

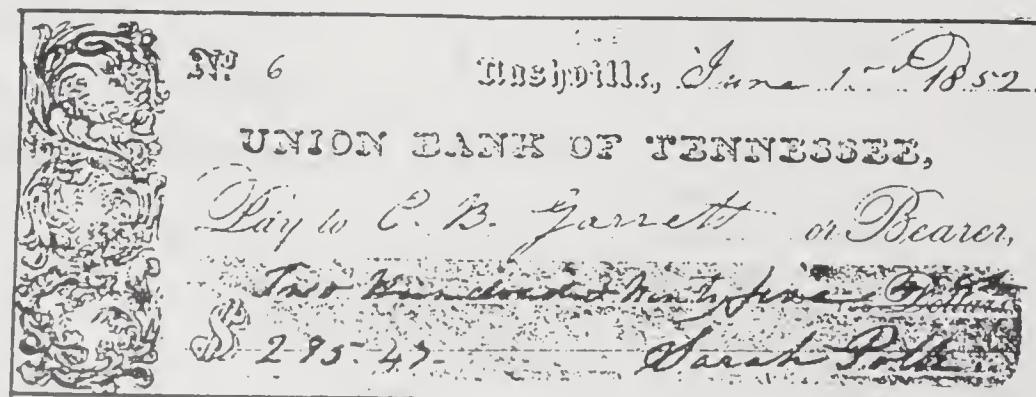
same, however, cannot be said of Presidential Wives (First Ladies); and, if you like, those who served as proxy First Lady for ill or invalid wives.

During the past twenty years (1970-1990), I have actively sought to build a representative collection of signed First Lady checks without much success—resorting in some cases to being satisfied with a xerox copy of some which were supplied by the Library of Congress, Manuscript Division. My extensive search, outside the Library of Congress, has covered autograph dealers, auction houses, Presidential Library and Museum archives, family relatives, and paper currency dealers at numismatic conventions. The results have, however, been less than gratifying.

As of March, 1990, and presuming they exist, I still have not located examples or even copies of: Martha Washington, Abigail Adams, Martha Jefferson, Elizabeth Monroe, Rachel Jackson, Hannah Van Buren, Anna Harrison, Letitia Tyler, Margaret Taylor, Abigail Fillmore, Jane Pierce, Eliza Johnson, Lucy Hayes, Caroline Harrison, Ida McKinley, Ellen Wilson, Lou Hoover, Patricia Nixon and Barbara Bush.

When it comes to locating First Lady signed bank

Figure #1: A Check from the Union Bank of Tennessee, dated June 1, 1852 and signed by First Lady Sarah Polk (1803-1891).



checks, how scarce is scarce? With the exceptions of Frances Cleveland (Preston), Florence Harding and Rosalynn Carter, all others, presuming again they exist, are extremely rare. A very select few turn up sporadically at auctions or in dealer catalogues. Some, as evidenced by the list above, may not even exist.

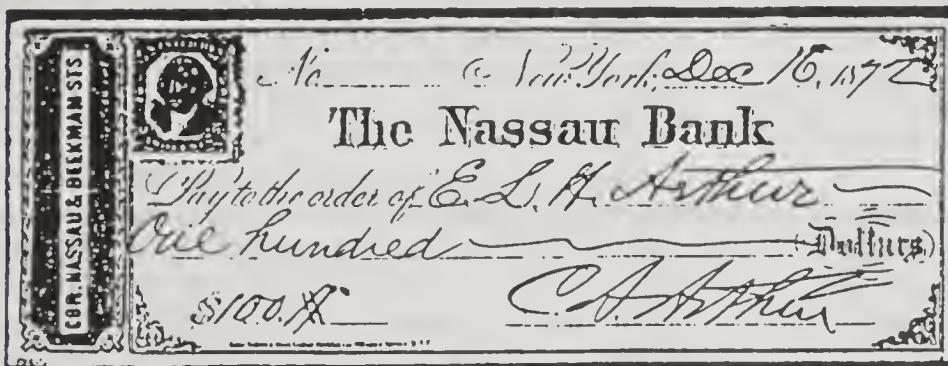
The earliest First Lady check example known to me is dated June 15, 1838. It is drawn on The Bank of Columbia, Washington, D.C., and made payable to E. D. Lewis, Jr., and signed "D. P. Madison". How interesting that she used her initials when signing checks (too) instead of her given name, Dolley—but the earliest one in my collection is from Sarah Polk, dated June 1852 (See Figure #1).

The only known check example pertaining to Ellen Arthur (1837-1880) is one she endorsed on the verso of a check made payable to her by husband, Chester Arthur. It was drawn on The Nassau Bank of New York and dated December 16, 1872. This probably 'unique gem' was sold by Paul Richards Autographs in 1987 for \$1,100.00 (see Figure #2).

1940? Well, there are a number of plausible reasons, which in my opinion, definitely merit your consideration. First, I believe, few women—Presidential wives or others—before about 1860 actually had personal checking accounts or wrote checks. Evidence seems to indicate that most left financial matters to either their husbands, bankers and/or estate managers—except for possibly Dolley Madison and Mary Lincoln. Secondly, of any small quantity that might have been written, even fewer, if any, were saved by the wife issuing them—or in some cases by the individual(s) receiving them. Why? Well, who would have thought a cancelled check signed by Louisa Adams, Abigail Fillmore, or Eliza Johnson would one day command a high price as a "collectible autograph souvenir"! Wouldn't it be nice to go back in time and fill a number of shoe boxes with a few Martha Washington's, Anna Harrison's, etc. Why, you could be a millionaire today! So much for hindsight.

The primary reason for check scarcity of most presidential wives since about 1940 is, perhaps, best explained by Lady Bird Johnson who wrote this

Figure #2: A check drawn on the Nassau Bank of New York by Chester Arthur (President, 1881-85), Dec. 16, 1872 and made payable to his wife, Ellen. Mrs. Arthur died in 1880. She has endorsed it on the verso.



E. L. H. Arthur
J. S. Rockwell
C. Arthur

Checks issued by Jacqueline Kennedy are both scarce and in great demand 'at any cost'. When one of her checks is among the lots listed in a paper auction, it is usually accompanied by an overinflated estimate, like \$2,500.00+, or a minimum starting bid of \$1,500.00. In 1970, I purchased one of her checks issued for \$9.50 to a San Francisco Hotel in 1958 for a then record bid of \$950.00—ironically 100 times its written face value! I wonder what this prize would bring today?

What makes First Lady checks so difficult to find, especially those issued prior to about 1870 and after

author: "It is my practice not to distribute any of my cancelled checks to the public... (as) they contain personal information they have no right to possess"—probably referring to account numbers, home addresses and phone numbers. She went on to say, "my canceled checks are retained by an accounting firm for tax purposes and then properly disposed of... During Lyndon's presidency, the majority of our check writing was attended to by others"—giving you the impression that neither she nor the President actually signed them. So, how did the author obtain one? Well, as a personal friend of the Great Lady's, I'll never tell! (see Figure #3).

Figure #3 (below): A check drawn on the Johnson City Bank, Texas by Mrs. Lyndon Johnson (First Lady 1963-1969). Note the date is July 3 and the memo "for toys".

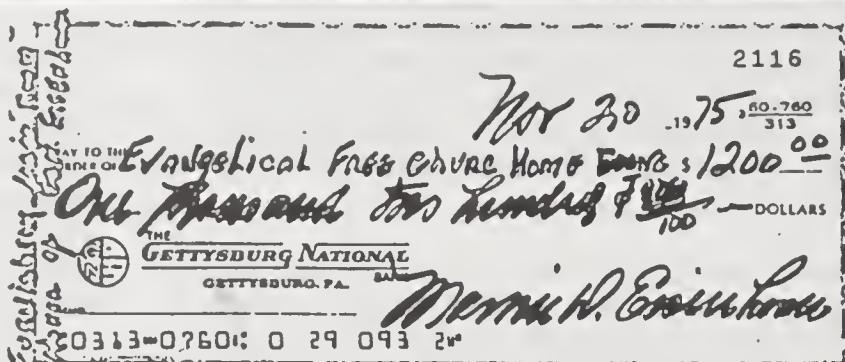
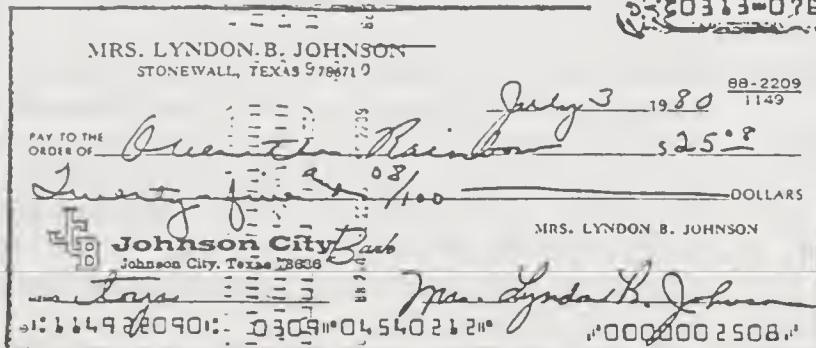


Figure #4 (above): A check drawn on the Gettysburg National Bank, Pa. of Mamie D. Eisenhower for \$1,200.00. One of only a handful of her checks to survive.

Mrs. Johnson's comments are, in part, corroborated by those of Gerald and Betty Ford. It seems they stopped personally signing their checks shortly after he ascended to the Presidency in 1974, "because (we) were bedeviled by persons who refused to cash them, preferring instead to keep them as souvenirs"—some expensive keepsakes! Mrs. Ford recalled, "by June of 1975, nearly 75 issued remained outstanding"—uncashed that is! Guess this made balancing their monthly statement mighty difficult! I wonder if they are still outstanding?

A similar situation to that of the Ford's also occurred with some of the checks written by Mamie Eisenhower. Mr. Larry Adams, Curator at the Mamie Doud Eisenhower Birthplace, Boone, Iowa, noted, "a few of Mrs. Eisenhower's checks were never cashed... (and) since her death in 1979 I doubt they ever will be. From among the many boxes of her papers sent to us from Gettysburg, only two cancelled checks were found"—one now in the possession of the author (see Figure #4).

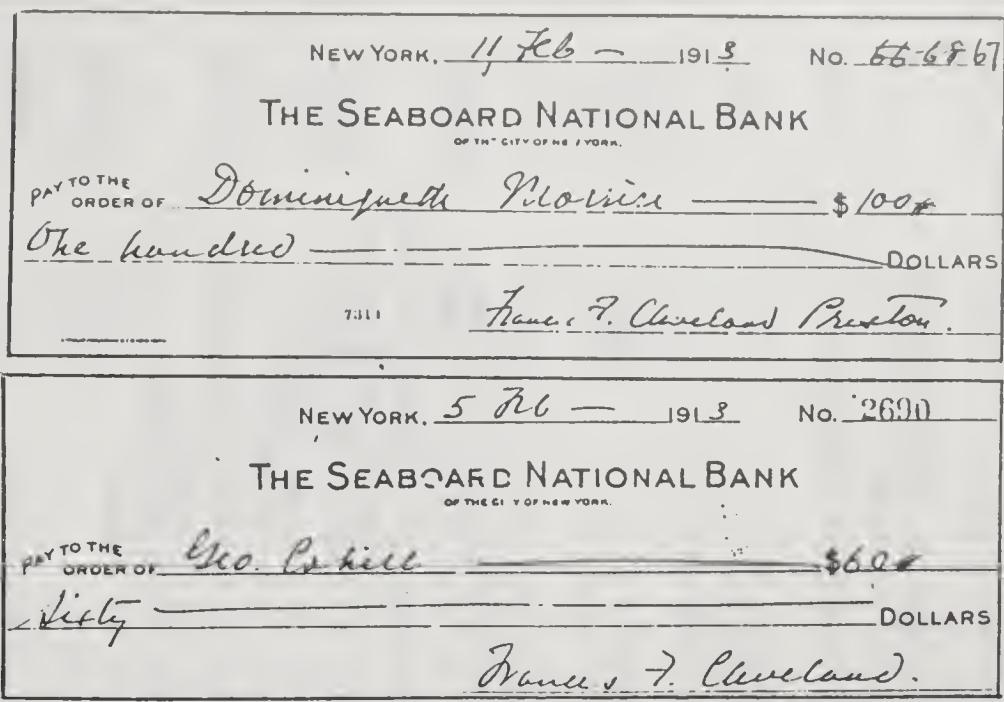
Sometimes the real enjoyment from collecting checks, First Ladies or otherwise, comes as a result of the stories they can tell. Yes, checks can talk! For example, checks issued by Frances Cleveland, perhaps the most common of all, preserve for us a well detailed record of her activities just prior to, and shortly after, her second marriage to Mr. Thomas Preston, Jr., in February of 1913 (see Figures #5 and #6). They not only tell us to whom and for how much her last expenditures as Cleveland were, but also, who received some of her first ones signed

as Preston. (Incidentally, Mr. Preston was not on the faculty at Princeton as history books say. It seems the *New York Times*, on December 25, 1955, incorrectly printed he was a former professor of Archaeology at Princeton and no one disputed it. After his marriage to Mrs. Cleveland they lived in Princeton but he taught at, and was acting president of, Wells College, Aurora, New York. He did, however, receive his Ph.D. from Princeton in 1911).

Another bit of trivia comes by way of the checks "signed" Edith Bolling Wilson—or rather shall I say rubber stamped in facsimile, *Edith Bolling Wilson*. Oddly enough, a couple of her checks from the 1930's, though written in her hand, actually bear a rubber stamped signature—(almost) identical to that of her facsimile franking one. While this seems hard to believe, it doesn't surprise me in the least. As you probably know, Mrs. Wilson had a "phobia" when it came to her signature, fearing its illegal use or misuse by person or persons unknown. Since she asked for and received from the Post Office Department 'a special concession' regarding her use of a facsimile franking signature, it seems plausible that her bank may have also granted her a similar courtesy.

If you cannot obtain a personal check issued by a First Lady, what's the next best thing? How about your own personal check made out to one with her endorsed signature on the reverse. This idea worked for autograph collector Stephen Koschal as evidenced by one he sent to Bess Truman for \$15

Figures 5 & 6: Two checks written by Former First Lady Frances Cleveland. The top one was issued Feb. 11, 1913, the day after her marriage to Mr. Preston. The bottom is one of the last written as "Cleveland". Both are drawn on the Seaboard National Bank of New York.



(see Figure #8). Notice that Mrs. Truman, at age 94, has not only endorsed it, but added: 'Pay to the Harry Truman Library and Museum'. What a nice touch.

Our last tale is told by a Nancy Reagan check issued to the author for \$17.00. It seems when she received a copy of my book: 'The First Ladies of the United States—An Historical Look at each and their autographs', Mrs. Reagan, along with her letter of thanks, sent a \$17.00 check to cover its cost. This is indeed odd since hers was a 'FREE' inscribed

presentation copy. Why was it sent? Well, I truly believe this was her special way of just saying thank you! Oh, about the check, no, I haven't cashed it because, after all, it's a valuable autograph collectible!

Want to add a little spice to your autograph collection? Then why not consider adding a couple of First Lady checks to your holdings. Who knows, maybe if you look real close, they'll tell you a story too! If not, then enjoy them because most are indeed scarce.

Figure #7 (below): A check drawn on the Chemical Bank of New York by Former First Lady Julia Taylor (1844-45). It bears a revenue stamp at left and is dated 1866. Mrs. Taylor lived in Virginia but did her banking in New York.

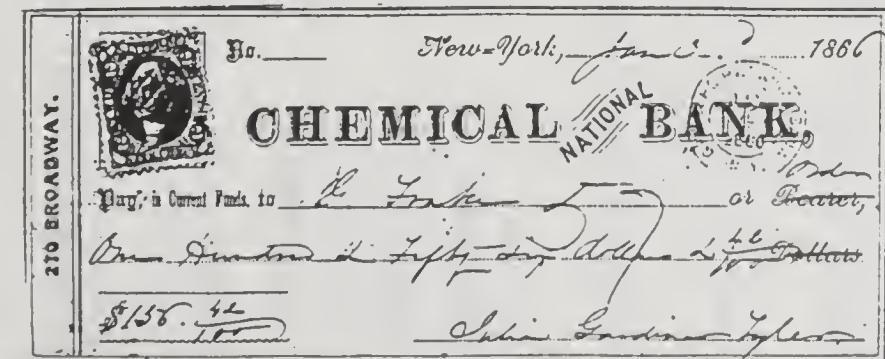
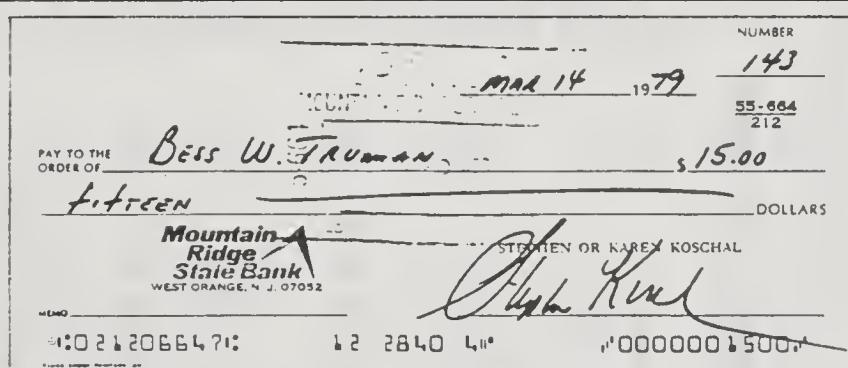


Figure #8 (above): A check made out to Former First Lady Bess Truman, and endorsed by her on the verso, "Pay to the Harry Truman Library & Museum, Bess W. Truman". It's dated 1979—three years before her death.

A. S. C. C. CHECK SURVEY

New discoveries and new types and varieties of checks and check-related items submitted by members and believed to be not previously listed nor described in detail in print.

All items in this installment were submitted by Herman L. Boraker.

<u>STATE CITY</u> <u>COLORADO</u>	<u>NUMBER</u>	<u>RN</u>	<u>ITEM</u>	<u>ITEM CODE</u>	<u>PRINT</u>	<u>PAPER</u>
Silverton	CO-63	G	CK	*San Juan County Bank (Old English) Lith. Culver, Page, Hoyne & Co. Chicago * = Unissued	BLACK	White
South Pueblo	CO-64	G	D	BANK OF SOUTH PUEBLO Drawn on Col. Nat. of Denver [Ptr. Wm. Mann 529 Market st. Philadelphia] Vignette at Left. Believed by Owner to be unique.	BLACK	WHITE
Central City	CO-65	P-5	CD	ROCKY MOUNTAIN NATIONAL BANK 2 VIGNETTE BLACK Including Bust of Young Lady at Lower Center	BLACK	WHITE
Central City	CO-66	P-5	CD	I PTR. WESTERN BANK NOTE & ENG. CO. CHICAGO] Jerome B. Chaffee & Co. in Pen (Obliteration BLACK of Printed GEO. T. CLARK & CO.) LE. Vignette	BLACK	WHITE
Boulder	CO-67	X	CK	CO. CHICAGO Described as Rare by Owner. First National Bank of Boulder	BLACK	WHITE
Cañon City	CO-68	X	CK	I Ptr. Gast ST. LOUIS 1 (Generic) Fremont County Bank (Old English) User	BROWN	LIGHT BEIGE
Cañon City	CO-69	NONE		Balman & Son, Hillside, Colo. [Printer Pettibone, Sawtell & Co., Chicago X.]		
Cañon City	CO-70	X	CK	Fremont County Bank (Old English) User User Same as CO-68 but different Face	GREEN	WHITE
GILPIN COUNTY	CO-71	X	D	Printing [Ptr. PUEBLO LITHO & PRTG CO.] Face Print includes "ESTABLISHED 1874" User-The Colorado Trading and Investment BLACK Co. A Draft on Rocky Mountain National RED Bank- Central City [Ptr. THE DENVER LITH. CO. DENVER, COLO.]	BLUE	BLUE

STATE CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
Central City	CO-72	X	D	Rocky Mountain National Bank on KOUNTZE [Ptr. Western Bank Note Co. Chicago]	BLACK	WHITE
Colorado Springs	CO-73	X	CK	EL PASO COUNTY BANK [Ptr. None Indicated]	BLACK	WHITE
Colorado Springs	CO-74	X	CK	The Exchange National Bank (Script)User- The Hart Gold Mining and Leasing Comnpy [Ptr. HALL Litho Co. Topeka .68]	BLACK	WHITE
Colorado Springs	CO-75	X	CK	EL PASO COUNTY BANK-User DeBerry & Powell [No Ptr. Shown]	BLACK	GREEN
Colorado Springs	CO-76	X	CK	EL PASO NATIONAL BANK-User DeBerry & Powell [No Ptr. Shown]	BLACK	GREEN
Colorado Springs	CO-77	X	CK	First National Bank (Script) UNDERPRINT OUTLINE UPPER CASE IN RED JAS . F. BURNS [Ptr. Pettibone, Sawtell & Co., Chicago]	BLACK	WHITE
Cripple Creek	CO-78	X	CK	THE FIRST NATIONAL BANK User-A.E.Carlton BLACK [Ptr. PUEBLO LITHO & PRT'G CO.]	WHITE	
Cripple Creek	CO-79	X	CK	THE FIRST NATIONAL BANK User-A.E.CARLTON BLACK [Ptr. HALL Litho.Cotopeka.10.]	GREENISH	
Cripple Creek	CO-80	X	CK	THE FIRST NATIONAL BANK User-The Colorado BLACK -Western Investment Co. [Ptr. PUEBLO LITHO & PRT'G CO.]	BLUE	PINK
Cripple Creek	CO-81	X	CK	THE FIRST NATIONAL BANK Generic Check BLACK User-The Hart Gold Mining and Leasing Co. [Ptr. PUEBLO LITHO & PRTG. CO.]	BLACK	BLUE
Cripple Creek	CO-82	X	CK	THE FIRST NATIONAL BANK User-ORDER OF THE GOLD BELT [ptr. None Indicated]	PINK	
Cripple Creek	CO-83	X	CK	THE FIRST NATIONAL BANK User-Sam Lang-[ptr. PUEBLO LITHO & PRTG. CO]	BLACK	
Cripple Creek	CO-84	X	CK	THE FIRST NATIONAL BANK User-The Tusca- rrora Tribe No. 39, I.O.R.M. [ptr. W.F. ROBINSON & CO. DENVER]	BLACK	WHITE
Cripple Creek	CO-85	X	CK	THE FIRST NATIONAL BANK-User Glauber's [ptr. PUEBLO LITHO & PRTG Co.]	BLACK	GREEN
Cripple Creek	CO-86	X	CK	THE FIRST NATIONAL BANK-User Burke & Fry [ptr. HALL Litho & PRT'G CO.]	BLACK	GREEN
Cripple Creek	CO-87	X	CK	The First National Bank (Script)Generic BLACK [ptr. HALL Litho Co. Topeka 59]	BLACK	GREY

STATE CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
Cripple Creek	CO-88	X	CK	THE FIRST NATIONAL BANK Generic [Ptr. W.F. ROBINSON & CO. DENVER]	BLACK	WHITE
Cripple Creek	CO-89	X	CK	THE FIRST NATIONAL BANK-User Burke & Fry [Ptr. PUEBLO LITHO & PRTG. CO.]	BLACK	YELLOW
Cripple Creek	CO-90	X	CK	The First National Bank (Script) Cashier's BLACK Check Drawn on FIRST NATIONAL BANK of Denver [Ptr. HALL Litho Co. Topeka 86]	GREY	
Denver	CO-91	X	CK	CITIZENS TRUST & SAVINGS BANK (GENERIC) [Ptr. None Indicated]	BLACK	LIGHT TAN TAN
Denver	CO-92	X	CK	DENVER SAVINGS BANK User-CHARLES J. COOPER [Ptr. WESTERN LITHO CO. DENVER]	BLACK	
Denver	CO-93	X	CK	FIRST NATIONAL BANK-User-THE COLORADO SUPPLY COMPANY [Ptr. None Indicated]	BLACK	TAN
Denver	CO-94	X	CK	FIRST NATIONAL BANK-User-The Downing Investment Company [Ptr. None Indicated]	BLACK	GREY
Denver	CO-95	X	CK	THE FIRST NATIONAL BANK OF DENVER (Shaded BLACK Upper Case Letters) Generic- [Printer None Indicated]-(GENERIC)	BLACK	WHITE
Denver	CO-96	X	CK	First National Bank of Denver, Colo. (Shaded Old English Upper & Lower Case) [Ptr. Western Litho Co. Denver.]	BLACK	GREY
Denver	CO-97	X	D	William Burghardt (Office of) in Script Draft on Colorado National Bank [Ptr. C.F. HOECKELL, DENVER, COLO.]	BLACK	PINK
Cripple Creek	CO-98	X	CK	Cripple Creek Handwritten Oblit- eration of Printed Script Fort Collins [Ptr. STEPHENS LITHO & ENG. CO. ST. LOUIS]	BLACK	GREY
Fort Collins	CO-99	X	CK	Poudre Valley Bank (Generic) [Ptr. PITTIBONE, SAWTELL & CO., CHICAGO. X.]	BROWN	LIGHT TAN
Ft. Collins	CO-100	X	CK	POUDRE VALLEY BANK (Generic) [Ptr. Pettibone, Sawtell & Co., Chicago. X.]	BROWN	LIGHT TAN
Fort Lupton	CO-101	X	D	FORT LUPTON BANK Cashier's Check Drawn on COLORADO NATIONAL BANK of Denver [Ptr. None Indicated] LG. Vignette at left.	BLUE	WHITE
Georgetown	CO-102	X	CK	Bank of Georgetown (Old English) User-ROBERTS BROS. - SILVER PLUME, COLO.	BLACK	WHITE
Georgetown	CO-103	X	CK	[Ptr. Pettibone, Sawtell & Co. Chicago. X.]	BLACK	WHITE
Georgetown	CO-104	X	CK	Bank of Georgetown (Old English) (Generic) [Ptr. C.F. HOECKEL B.B. CO. DENVER, COLO.]	BLACK	WHITE

STATE CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
Greely	CO-105 X	CK		First National Bank [Script] (Generic) [Ptr. None Indicated]	BROWN	YELLOW
Gunnison	CO-106 X	CK		THE FIRST NATIONAL BANK OF [Ptr. Western Litho. Co. Denver.]	BLACK	WHITE
			User- MURRAY BROS.			
Las Animas	CO-107 X	CK		BENT COUNTY BANK [Generic] [Ptr. Pettibone, Sawtell & Co., Chicago.]	BLACK	WHITE
Leadville	CO-108 X	CK		American National Bank (Script) User- THE SWEITZER MERCANTILE COMPANY [Ptr. THE C. F. HOECKEL B. CO. DENVER, COLO.]	BLACK	PINKISH TAN
Leadville	CO-109 X	CK		American National Bank (Script) User- SILVER CAMP NO. 12	BLACK	PINKISH TAN
Querida	CO-110 X	D		WOODMEN OF THE WORLD [Ptr. THE C. F. HOECKEL B. B. CO. DENVER, COLO.]	BLACK	WHITE
Silverton	CO-111 X	CK		The Bassick Gold Mine Co. (Script) Draft on HENRY H. TOMKINS & CO., BANKERS, WESTCLIFFE, COLO. [Ptr. UNION BANK NOTE CO. K.C. MO.]	RED	
Steamboat Springs	CO-112 X	CK		*The First National Bank (Old English) BLACK ORANGE (Generic) [PUEBLO LITHO. & PRT'G CO.]		
Stock Yards	CO-113 X	CK		Milner & Co., Bankers (Script) (Generic) [Ptr. DENVER LITH.CO.DENVER] Union Stock Yards Bank (Script) (Generic) [Ptr. THE DENVER LITHO.CO.]	BROWN	GREY
Cripple Creek	CO-114 X	CK		Cripple Creek (Handwritten by pen) Replacing Victor-The Bank of Victor, Victor, Colorado [In Old English] (Generic) [Ptr. None Indicated]	BROWN	TAN
Victor	CO-115 X	CK		The Bank of Victor, Victor, Colorado BROWN GREYISH [In Old English]-User-The Union Gold Mining Company (In Black)	TAN	
Westcliffe	CO-116 X	CK		[Ptr. None Indicated] Henry H. Tomkins & Co. BANKERS User- THE BASSICK GOLD MINE COMPANY.GREY [Ptr. UNION BANK NOTE CO. K.C.MO.]	BLACK	WHITE
Boulder	CO-117 F	CK		(Generic) User's Name Handstamped at Signature Line Buckingham Brothers, Bankers [Generic Check] Printer- The Major & Knapp Eng. Mfg. & Lith Co. 56 Park Place, N.Y.	RED	WHITE

STATE CITY	NUMBER	RN	ITEM	PAPER	PRINT
Aspen	CO-118	G	CK	Bank of Leadville Handwritten to Obliterate HILLER, HALLOCK & CO.	BROWN
				BANKERS (Generic Check) Printer	GREY
Boulder	CO-119	G	CK	Printer, Page, Hoyne & Co. Lith Chicago	BUFF
				*First National Bank [In Old Eng.] PURPLE	LIGHT
				(Generic Check) * = Unissued	
				Printer-The R.P. Studley Co. Lith.	St. Louis
				BROWN	WHITE
Aspen	CO-120	X	CK	THE STATE BANK OF ASPEN User- Harry G. Koch - Printer PUEBLO	
				LITHO. & PRT'G. CO.	

A. S. C. C. CHECK SURVEY
 Send all items for the Check Survey to the Coordinator: Edward N. Lipson, 46 Appletree Lane, North Haven, CT 06473. Submit a full-size photocopy of each item which is to be listed. The name of the check printer, exactly as it appears on the face of the check and the colors of ink and paper (if other than black on white), should be written on the back of each photocopy.

Detailed guidelines for the submission of items to the Check Survey were outlined on page 32 of the August 1990, Issue #15, of The Check Collector.

**MORE THAN 10,000
coin
clinic**

...perplexing questions were answered in Alan Herbert's popular question/answer columns in the last ten years alone.

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ARKANSAS INDIANA MICHIGAN OHIO

OREGON TENNESSEE WISCONSIN

Bank receipts, merchants receipts or other paper of this type also wanted.

CHECKS WITH PRINTED OR WRITTEN "TERRITORY", "TERR." OR "T".

ALASKA LOUISIANA NEW MEXICO UTAH

FLORIDA MISSISSIPPI PUERTO RICO

IOWA MISSOURI SOUTH DAKOTA

I PARTICULARLY NEED A CHECK FROM
JEFFERSON TERRITORY

The above material is needed for a research project I am undertaking and if you have any of the above material and it is not for sale, I would appreciate a photocopy or I would be more than happy to pay for any photographs. I would also be interested in obsolete bank notes from the above territories.

ROGER H. DURAND, P.O. BOX 186, REHOBOTH, MA 02769

SOME THOUGHTS ON PRESERVATION

John O'Hare

During the time that Robert and Jeane Flraig were the editors of *The Check List*, the journal of the Check Collectors Round Table, they often used the following quote:

"It is the duty of every good citizen to use all the opportunities, which occur to him, for preserving documents relating to the history of our country."

Thomas Jefferson

This charge, from one of the founders of our country, passed on to us by two of the founders (and prime movers) of our association, would seem to mandate that we do more than collect or amass checks and other documents. What more should we do? Jefferson said it - PRESERVE!

A definition of preservation is to keep safe from injury, harm, or destruction. Clearly preservation will require more than saving items from the dump, the paper shredder or a recycling program. Preservation requires knowledge of the materials which make up paper and ink, of the phenomena and materials which attack documents, and of the measures we can take to help protect documents from further deterioration.

Paper and Ink

Paper is a felted sheet made of a cellulose pulp (usually made from rag, wood or grass fibers) laid down on a fine screen from a water suspension. Parchment and vellum are made of fine grained animal skin prepared especially for writing on or for binding books. A secondary definition of parchment is a strong, tough, and often somewhat translucent paper made to resemble parchment.

Ink is a colored, usually liquid or paste material for writing and printing. Lampblack is a finely powdered black soot deposited in incomplete combustion of carbonaceous materials and used chiefly as a pigment. It is a main ingredient in some printing inks and India ink. Gall is a swelling of plant tissue usually due to fungi or insect parasites and sometimes forming an important source of tannin (which is used in the making of ink). Iron gall ink (in common use prior to the 20th century) is made with tannin and powdered iron. Aniline inks, which are relatively safe, were not developed until the 1860's.

Problems with Paper

Although modern notes are usually printed on good quality rag paper, that was certainly not true of much of the paper which was used for printing obsolete notes, scrip, and checks.

Acids, ambient conditions (such as light, heat, and humidity), rodents, insects, and microbes, and we, the collectors, along with those who have handled the item before us are the major problems which result in the degradation of paper.

Lignin is an amorphous polymeric substance related to cellulose that together with cellulose forms the woody cell walls of plants and the cementing material between them. Lignin degrades into an acid, as does cellulose, under some conditions. The bleaching agents used to whiten paper and the alum used as sizing add further acidic materials during the manufacturing process. Therefore acid, which can be said to be the most destructive problem, was built into much paper.

Light, atmospheric conditions and heat result in direct and chemical processes which cause paper to become brittle. As paper ages and degrades it becomes more acidic and therefore weaker and more brittle. High humidity may result in degradation due to expansion and destruction of paper fibers, as well as promoting attack by microbes, mold and mildew. Some paper may contain minute iron particles. Humid conditions promote rusting of the particles which results in brown spots known as foxing.

Rodents, insects and microbes may attack paper for food or for nesting material. They may also soil, and add acid to paper through their waste. Humans handling paper fold, tear, soil, staple, spindle, tape, patch, write information or prices on, and perform other indignities which further degrade and deteriorate paper. After all this, we may use inappropriate storage measures such as contact with acidic paper, envelopes, boxes or holders containing plasticizers.

Problems with ink

The major problem affecting ink is light. Light causes ink to fade. It is not possible to reverse the fading process. The effect of light on ink is cumulative. Therefore, while long exposure to subdued light may have the same effect as a shorter exposure

to high intensity light. I believe subdued lighting is preferable. Many dealers at shows will leave their lights out until such time as they or their customer wish to examine an item in an effort to reduce exposure.

The second major problem affecting ink is rust. Rust you say? Yes! The common cheap ink, prior to aniline ink, was made of tannin and powdered iron. The effect of handling and atmospheric conditions have resulted in holes in paper, especially in areas where there are loops in letters or numbers. In other words as the ink oxidizes corrosion occurs which may gradually eat the paper away. This action is more apparent in obsolete notes than with checks, probably due to the amount of handling and exposure each instrument received.

Additional thoughts regarding problems

By now, anyone who has read this far is ready to throw up their hands in surrender. The choices seem to be: 1) Get out of this hobby, or 2) Store our collection in a black, acid free box in an unlighted room. To be more serious, there are some measures we can take which will allow us to protect and enjoy our documents and checks:

- If paper must be handled, your hands should be clean. It would be preferable to use tongs as stamp collectors do or to wear white cotton gloves.
- The common practice of writing prices on checks and documents should be avoided. An attempt to remove such markings may result in adding further impurities and the possibility of folding or tearing the item.
- The item should be placed in a holder to avoid further direct contact when handled. I believe the holder should be made of mylar (™). Mylar (™) is a film of polyethylene terephthalate which is relatively stable and inert.
- Storage. Since paper may degrade in conditions of high humidity and tends to become brittle in hot, dry (low humidity) conditions, it is best to store a collection in an area with a medium range (about 50%) relative humidity. It is especially important to note this in areas where winter heating usually means low humidity. The collection should be stored in inert holders. Relatively dark storage areas are best when the items are not on show.

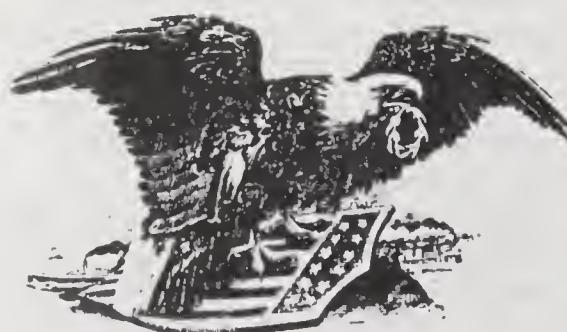
I do not pretend to be an expert. My background is in civil engineering, especially traffic engineering. My only knowledge of this subject has been acquired by reading and attending a seminar taught by Ms. Cathy Baker who is a conservator and faculty member of the Art Conservation Department at Buffalo State College of the New York State University System.

Some recent reading material, which I recommend to all ASCC members, include the monthly *"Saving Money"* column in Coin World by Susan A Maltby. Ms. Maltby started discussing paper money in the August 22, 1990 issue. A relatively inexpensive book on the subject is "Preserving your paper collectables" by Demaris C. Smith. The book is an 1989 paperback published by Betterway Publication, Inc., PO Box 219, Crozet, VA 22932.

The purpose of this article is to stir some thought and comment regarding preservation of documents. I hope to write another article which will feature a list of archival quality supplies and suppliers. If you have any comment or questions, please contact: John O'Hare, PO Box 1024, West Side Station, Buffalo, NY 14213-9998. I will try to answer or get an answer for you.

Editor's Note:

In addition to the excellent storage and handling recommendations presented, collectors should consider a fold-over-the-top type of holder which permits insertion and removal of an item easily. As mentioned in the article, old checks are not made of the paper used in currency and the use of a three sealed edge "pocket" type of holder, such as is commonly used for currency notes, can result in a tear or lost corner if there is even minimal adhesion between the item and the holder.



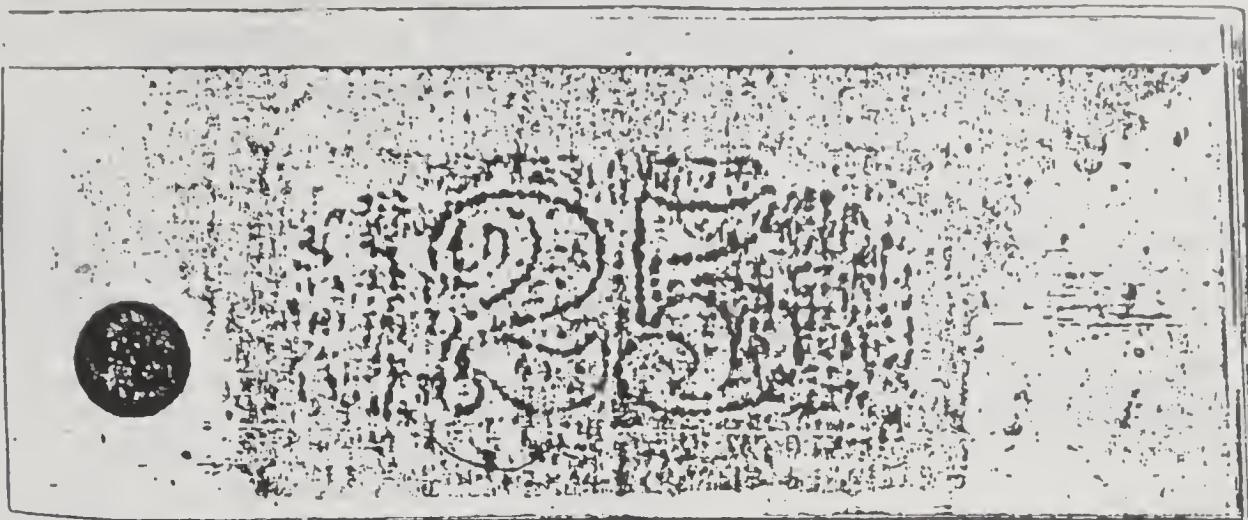
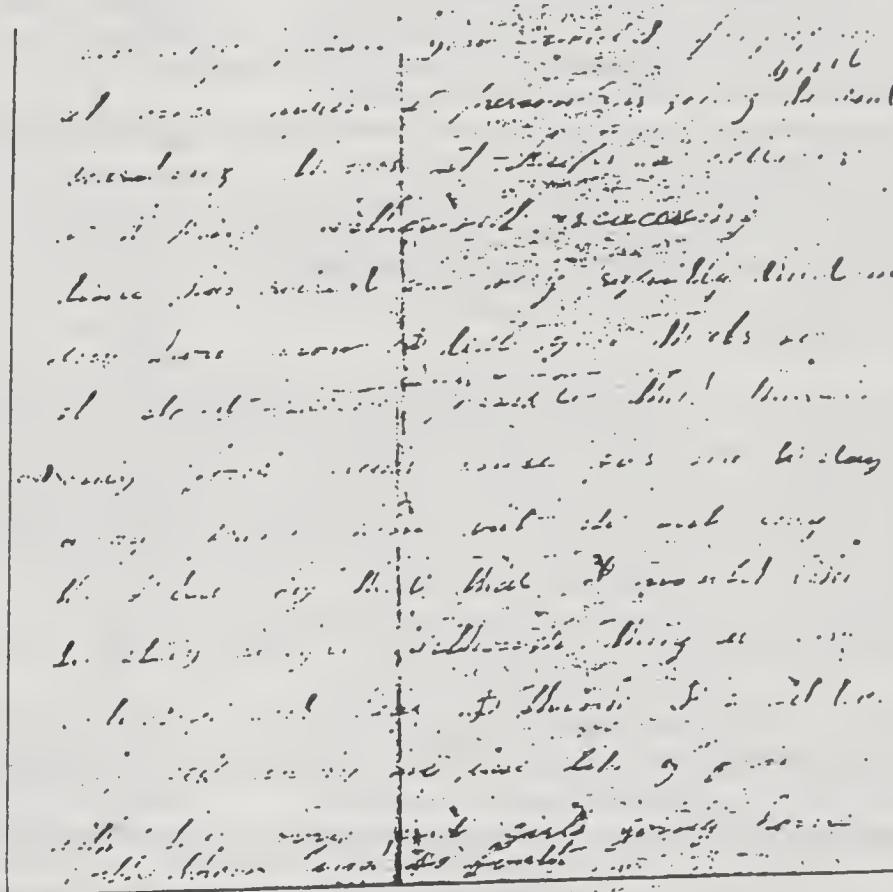


Figure #1 (above): This plastic holder shows the transfer of some of the printed design to the holder along with evidence of mold.

Figure #2 (right): This old letter had been faded to such an extent it is illegible. This is due to excess exposure to light.

Figure #3 (below): The black areas crossing this check are holes due to the rusting effects of the ink used in the endorsement written on the back.



EDWARD A. BURKE (1840? - 1928) CARPETBAGGER, EMBEZZLER, MAN OF MYSTERY

Paul J. Calhoun, ASCC

Check collecting always holds surprises. From a recent trade with a New Orleans antiquarian, I obtained (among other checks) three checks issued and signed by E. A. Burke when he was Treasurer of Louisiana. These checks are illustrated and described following the historical sketch given here below:

The "Reconstruction" period in the South spawned many adventurers and opportunists. Few men, however, of such an obscure background and ancestry as Edward A. Burke had such a meteoric rise to power in both state and national politics.

His entire life prior to 1865 is a mystery compounded by fabrications. Claiming to have been a Confederate major (he may also have served in the Union army - or in neither) he gave his birthplace as Kentucky in 1840, but was more likely an Illinois or Ohio man.

Working as a common laborer in New Orleans (to which he had come immediately after the war), he rose quickly. By 1876, he was already managing the Democratic state campaign. In the Washington D.C. negotiations in which Reconstruction came to an end in 1877, E. A. Burke was the leading spokesman for Louisiana's whites. Most historians credit him for their successful outcome.

E. A. Burke was elected state treasurer of Louisiana in 1878, serving over 10 years, until he was indicted in 1889 for embezzlements in state bonds totalling \$1,000,000, a sizable sum in those days.

About a year after assuming the office of Louisiana State Treasurer, E. A. Burke issued and signed the three large-sized checks shown here. All are drawn on the State National Bank (one of them on a branch depository of that bank). Issue dates range from January to December 1879. A puzzling fact is that only one of the three checks (issued earliest) bears a 2¢ revenue stamp (R-152) in the space provided for it on the check.

But before the "crash" came in 1889, E. A. Burke had demonstrated other talents. Allying himself with the corrupt Louisiana State Lottery Co., he became managing editor of the *"New Orleans Democrat"* from 1879 to 1881. This "sheet" was owned by Burke and the lottery interests and was later merged with the *"Times"* to form the *"Times Democrat"* in 1881 with Burke as publisher. During Gov. Samuel D. McEnery's administration, 1879 to 1888, E. A. Burke was the "power behind the throne".

E. A. Burke's final achievement was spearheading the World's Industrial & Cotton Centennial Exposition, held in New Orleans in 1884-1885. It was the first world's fair ever held in the South.

"Seeing the handwriting on the wall", Burke fled to Honduras in 1889 upon his indictment for embezzlement.

Unlike his contemporary, "Boss" Tweed of New York, E. A. Burke successfully resisted extradition. He died and was interred somewhere in Honduras in 1928, a colorful personality from Louisiana's "gilded" age.

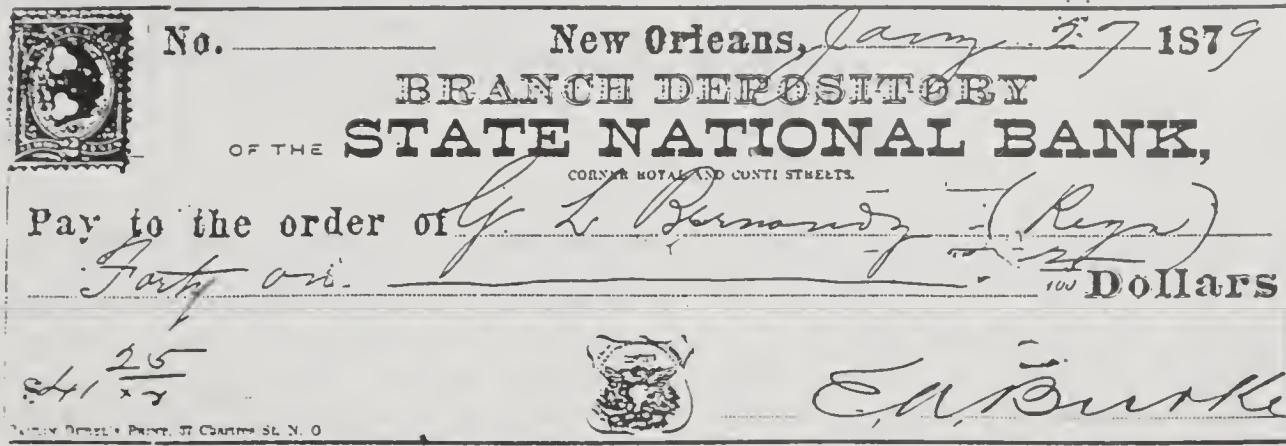
I wish to acknowledge the kind assistance of Ms. Kathryn Page, archivist of the Louisiana State Museum in New Orleans in supplying me with biographical information on E. A. Burke.

—P.J. Calhoun

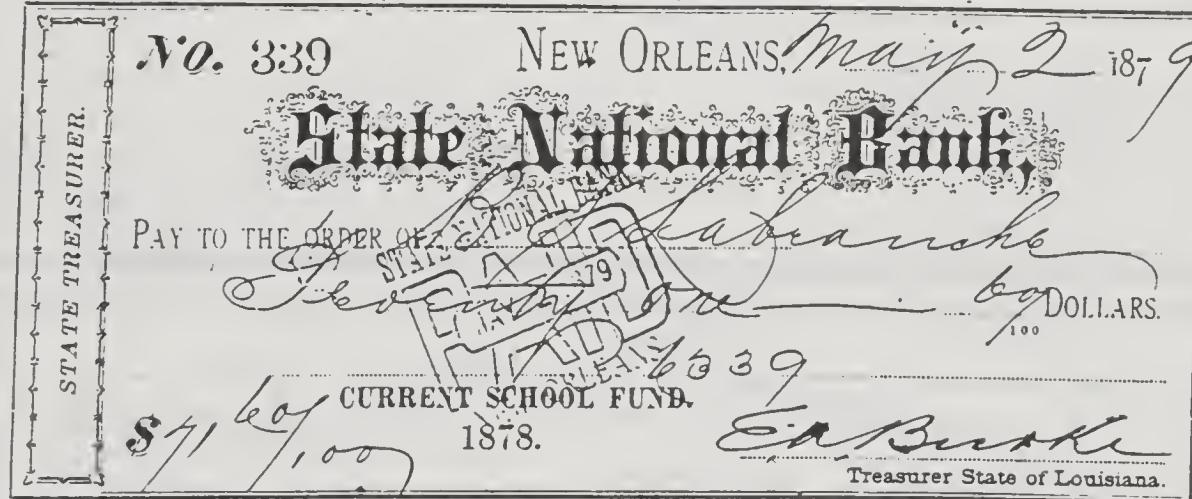
THE CHECKS

It is possible that, as a state bank, the State National Bank may have been granted an exemption from the check tax later in the year. The style of the checks was changed, with the space provided for the revenue stamp omitted on the new checks. I welcome any comments from revenue specialists.

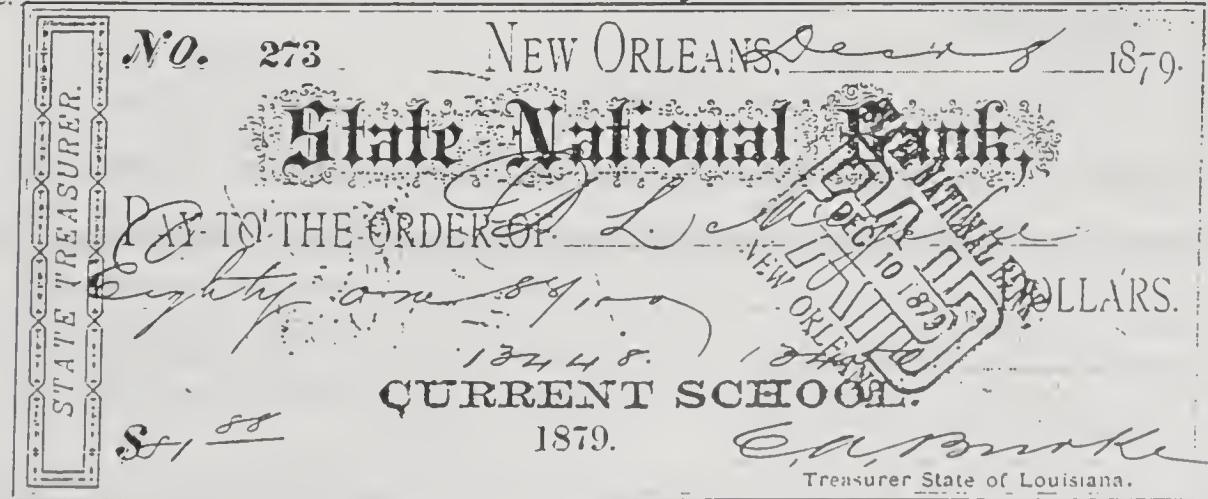
Check No. 1 The R-152 blue 2¢ revenue stamp at upper left is cancelled with two clover-shaped punch holes. It is printed in blue lettering on white unwatermarked paper. The check has been cancelled with a mallet which imparted two slit crosses in the paper despite a "PAID" rubber stamped in violet on the lower right of the check (barely discernable). **Reverse:** The check is endorsed "Gus L. Bernoudy" with no other markings.



Check No. 2 The check is printed in black on white unwatermarked paper. Like Ck. No. 1 it is cancelled with mallet crosses, despite the rubber stamp in blue at center left. **Reverse:** Endorsed signature: "B. Labranche" and round double ringed rubber stamp - "BRANCH DEPOSITORY - STATE NATIONAL BANK - MAY 2, 1879" in center of circle.



Check No. 3 The check is printed in RED on buff unwatermarked paper. **Reverse:** Endorsed as follows: "D. L. M. Geher" - "B. H. Flaspoller per Kammer". A purple rubber stamp is at right, oval shaped with either script lettering or numbers in the oval. It is unreadable.



FARMERS & TRADERS BANK,

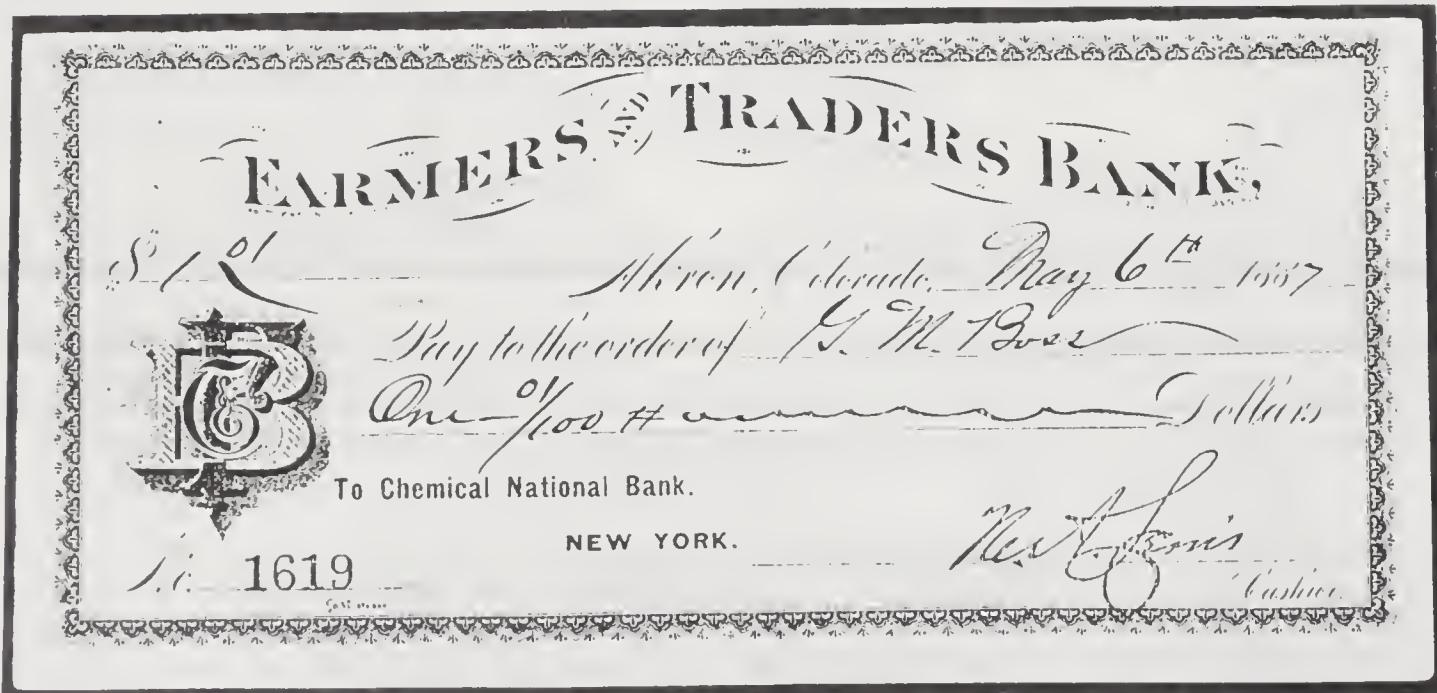
Akron, Colorado.

by Herman L Boraker

During the time railroads were being built through the West it was a common practice to name water stops and small settlements after dignitaries, or local supervisors, of that railroad. Some officials delegated the honor of naming new settlements to their wives. This was the case in 1882 when Mrs. Calvert named Akron, Colo., in reference to her hometown, Akron, Ohio. One source claims the name Akron is of Greek origin, meaning "summit," and was appropriate for the village is located on the highest point of the Chicago, Burlington & Quincy Railroad in Colorado.

After the arrival of the railroad in 1881, A. B. Smith for the Lincoln Land Company filed a town plat for Akron on July 1, 1882. A post office was established January 30, 1883.

The early settlers showed their faith in the future of Akron by building homes, establishing businesses and farms. It is estimated that the population of Akron and the surrounding area was no more than 200 in 1886 when J. F. Phillips and H. A. Lewis established The Farmers' and Traders' Bank.



H. A. Lewis, cashier, evidently issued this bank draft to pay an insurance premium to G. M. Boss, May 6th, 1887, as the first endorsement reads..."Pay To Order of "Orient" Ins. Co. of Hartford, Conn. and bears G. M. Boss' signature. How much insurance coverage would \$1.01 purchase today?

The Farmers and Traders Bank
suspended business in December, 1890

SECURITY PRINTERS - THIRD EDITION

The Third Edition of Security Printers has been mailed to each member of our Society. This publication is an attempt to provide a useful research and reference tool to check, paper money and fiscal document collectors by listing all security printers who operated in the United States up to the year 1940.

More than 3100 listings were prepared from information supplied by a group of 30 contributors, as well as members of the Society and others, who furnished data taken from their personal collections of checks, bank notes, stocks, bonds and fiscal documents. The acquisition of the additional 1900 listings appearing in the Third Edition was a project extending over eight years.

The publication and distribution of

this book was made possible by Deluxe Corporation, a foremost check printer which has provided check printing services to the U.S. financial industry for over 75 years.

The American Society of Check Collectors extends its sincere thanks to Deluxe Corporation for their support of the Security Printers project and for their helpful assistance in the preparation of the material for printing.

To the extent of the supply available, a copy of Security Printers will be sent to each new member of the Society. From requests for information received since the previous edition appeared, this publication has considerable interest also to historians, genealogists and document authenticators.

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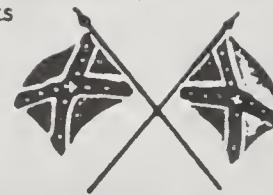
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HAPPY FINDING CONVERSATION PIECE

Septemr the 24: 1709: I have received of
Nicholas Stroob the sum of
one pound nine shillings and eight
pence being the fourth poor rate
paid out of the Parsonage of St.
Nicholas. Received by me -- John Cridland

September the 24: 1709: I have received of
Nicholas Stroob the sum of --
one pound nine shillings and eight
pence being the fourth poor rate
paid out of the Parsonage of St.
Nicholas by the said Stroob. I say
received by me -- John Cridland

ACROSS OUR DESK

Price lists, fixed price and auction catalogs, journals, etc., received and tabulated as a resource for our members. Items with a * may require a subscription. Write first to the company.

*1st Edition of 1991 Catalog of CSA and obsolete bank notes, scrip, bonds, checks and other financial documents. Many checks and drafts. Hugh Shull, P.O. Box 712, Leesville, SC 29070.

6th Price List of CSA and obsolete bank notes, checks, drafts, and related documents and books. Carling's of Florida, P. O. Drawer 580, Pomona Park, FL 32181-0580

*Price list of checks, tokens, bank post cards and related items. Lee Poleske, Box 871, Seward, AK 99664.

Price list of Oregon Pioneer Archival Albums and mylar holders for checks, bank notes and scrip, currency, postcards, etc. Oregon Paper Money Exchange, 6802 S.W. 33rd Place, Portland, OR 97219.

*Catalog of regular mail auction of revenue stamps, checks, documents, stock certificates and related items. Hugh J. W. Daugherty, P. O. Box 1146, Eastham, MA 02642.

Price list of checks, notes and related fiscal items from M. S. Kazanjian, 25 King Philip Avenue, Barrington, RI 02808. A variety of checks arranged by states and areas of interest.

*Lists of checks, stocks and bonds, historical documents. Yesterday's Paper, P. O. Box 819, Concrete, WA 98237.

Regular list containing a variety of historical items including checks, manuscripts, autographs, embossed revenues, currency, etc. Edward J. Craig, 41 Third Street, Newport, RI 02840.

Catalog of hundreds of autographed letters, documents, manuscripts and checks for collectors from Robert F. Batchelder, 1 West Butler Avenue, Ambler, PA 19002.

Catalog of checks, letters, documents and manuscripts in many fields of interest, Earl Moore, Box 243, Wynnewood, PA 19096-0243.

Mail Bid Sale Catalog of S. H. Jemik, P. O. Box 753, Bowie, MD 20715. A list of hundreds of items such as, checks, postal history, stocks, bonds, revenues, etc.

Catalog of fractional currency, obsolete bank notes, CSA notes and bonds, documents, checks, drafts and related items. Terry Cox, P. O. Box 60, Idaho Springs, CO 80452.

*Autograph Quarterly and Buyers Guide, a publication geared toward the buying and selling of autographs, values, trends, and related news items. Autograph Quarterly and Buyers Guide, P. O. Box 55328, Stockton, CA 95205.

AREAS OF COLLECTING INTEREST:

- 1 - Checks - General
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- 3 - U.S. Gov't. Checks
- 4 - Misc. Fiscals:
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Bills of Exchange
Certs. of Deposit
Promissory Notes
Receipts
Warrants

- 5 - Checks - Great Britain
- 6 - Checks - Canada
- 7 - Checks - World
(Region or Countries
of special interest)
- 8 - Travellers Cheques &
Money Orders
- 9 - Specimen Checks
- 10 - Ration Checks
- 11 - Refund/Rebate Checks
- 12 - Other:
- 14 - Counter & Modern Checks

- 20 - Vignettes
- 21 - Autographs
- 22 - Railroads, Steamboats,
Mining
- 23 - Banking History
- 24 - Security Printing &
Printers
- 25 - Check Protectors &
Cancel Devices
- 26 - Wells Fargo History
- 30 - Stock & Bond
Certificates
- 31 - Revenue Stamped Documents
- 32 - Emergency Scrip

NOW YOU HAVE IT . . . NOW YOU DON'T!

Roland P. Burnham

To the Editor:

Let me tell you a little tale of Christmas just past...

I recently had business with Watkins, Inc., the company formed in 1868, that sells vanilla, pepper, etc. I recalled having what I thought was a handful of J.R. Watkins & Co old checks. When I looked—behold! Only one check. A beauty, dated 1881.

On a hunch, I wrote to the president of Watkins and enclosed a photocopy of the check. I noted that I would have donated the check itself if I had found several, but with only one I knew they would understand they would have to settle for a copy; if they were interested at all. And probably they had whole boxes of them and if so and they wanted to get rid of them, for heaven's sake, let me know and I'd take them off their hands. And I pointed out that the vignette showed a Kansas farmer behind a plow; Indians hunting buffalo, and a covered wagon train together with revenue stamp and cut-cancel and interesting endorsements...and a lot of money payable in "Current Funds". You couldn't get much better than that!

the U.S.A.? Yes, I knew that. The third highest earning man in the U.S.? Yes, I'd heard that. Well, Christmas was only weeks away. Every year Watkins gives Jacobs a gift. Always a problem. What in the world can you give one of the world's richest men? Suddenly, out of the blue via U. S. Mail is this marvelous check from Watkins, written 109 years ago! They have no boxes of old checks. They had no idea such a thing existed. The president is excited and plans to print modern-day checks like this to show the company's history. What they'd like to do, if I'm willing, is to put this in a gold antique frame, and hand it to Owner Jacobs for Christmas! With Roland P. Burnham as the donor! Jacobs will admire it and in due course, pass it back to be mounted in a great location in the new museum, with a credit embellished *Roland P. Burnham, donor*, name in lights, and all that sort of thing! What did I think of that?

I said, well, that's nice. It certainly is a good photocopy and I feel quite honored that it would be so received...

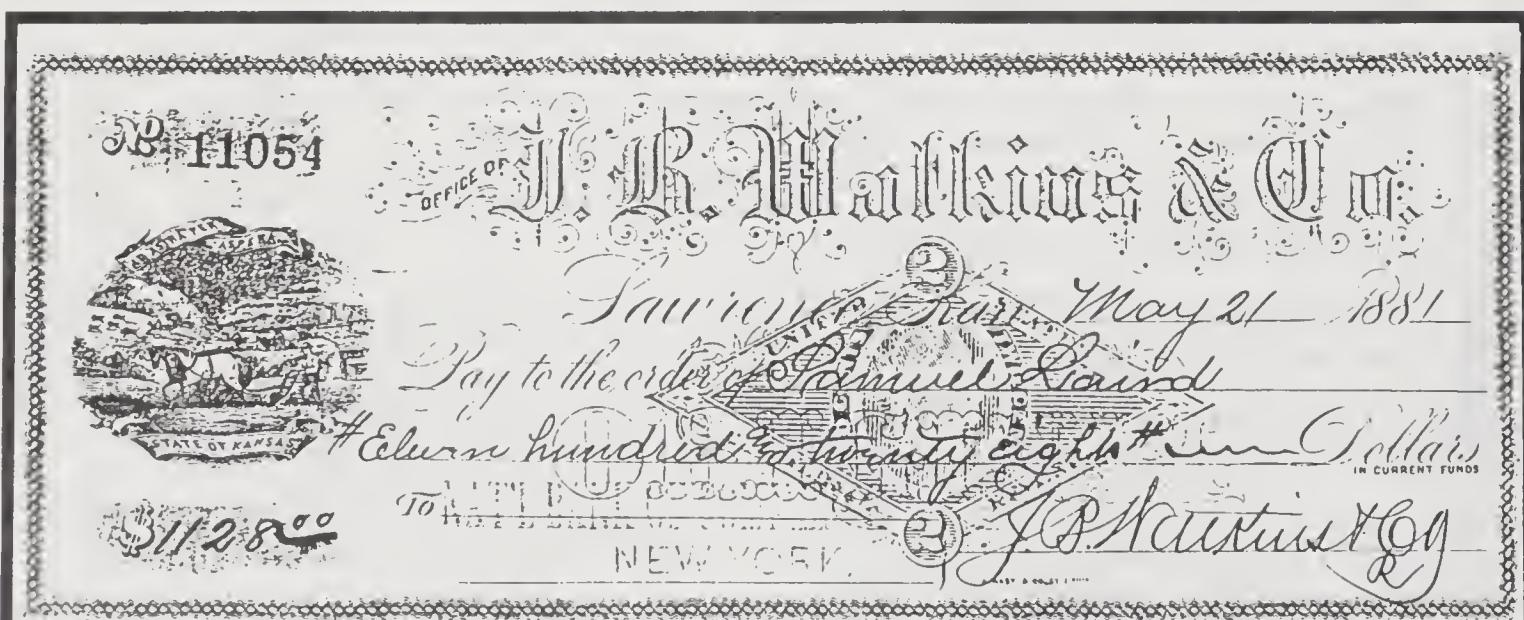


Figure 1: The check that got away!

In a few days my phone was ringing. The curator of the new Watkins museum was calling from the president's office! They had a problem. I had the solution! Did I know the owner of Watkins, Inc. was Irwin Jacobs, rated as one of the 100 richest in

No, no...not the photocopy. They would, of course, have to have the real check!

The real check? My only Watkins check? Awwwwwk!! Surely you jest!

After pointing out that I would usually kill before parting with the only specimen in my collection, I agreed to send them the check with my best wishes.

The greatly relieved curator nearly yelled, "Great! I can really tell the president 'The check is in the mail!' I've often wanted to be able to say that....."

I usually prefer to get the good laugh lines in, but in this case had to bow to the curator. I asked that the donor credit line include with my name, The American Society of Check Collectors.

According to President Richard Wantock's gracious letter to me, the museum may have to wait. He said, "Thank you so much for generously sharing your 1881 Watkins check that you sent in to Mr. Whetstone. I know Mr. Jacobs will be delighted and will place this gift as a cherished Watkins memento in his home."

If anyone in the Society finds they have an extra J. R. Watkins check they would part with, I'd like to buy it or trade for it or whatever. Meanwhile, my photocopy will have to do.

Best wishes to all for 1991.



The elegantly framed original check in its new home.

A.S.C.C. Check Pool Update

John T. Paslawsky

The check pool was enriched lately by the third shipment of checks and check related items from Don T. Thrall of Berkeley, CA. This shipment included about 750 sheets of checks (3 checks per sheet, mostly large size) from 10 California banks, plus several hundred small size blank checks from eight San Francisco banks, and a great amount of bank statements, deposit slips (savings and checking), receipts, passbooks, etc. Besides the above variety of collecting material, we received about 750 more checks from Florida, about 75 large size checks from Virginia and West Virginia (1904-1947), donated by Jim Partin of Lake Alfred, Fl, and another batch of Minnesota checks from Roger Patterson. Our sincere thanks to all check contributors for the check pool.

Are there any members interested in deposit slips, bank statements and passbooks? We have quite a variety of the deposit slips and bank statements from states other than California.

I have had several inquiries from members regarding requests for checks from certain states for their collection. Some even suggested that they would like to trade some of their checks for checks from the pool, as was practiced at some time before I became a member. Since our check pool inventory is abundant with checks from at least 16 states, I am willing to honor such requests to the extent of available time and check variety. Some of the used check pool checks (in order of decreasing variety and abundance) are from CO, CA, NC, FL, MO, KS, PA and NY, while blank counter checks are available from most of the midwestern states.

We have had requests for about 40 of the regular 100-check packets from members lately. If you would like to get one of the 100-check packets, please send your request plus one dollar (\$1.00) postage per packet to John T. Paslawsky, 583 Ord Drive, Boulder, CO 80303.

CHECKS, ETC.

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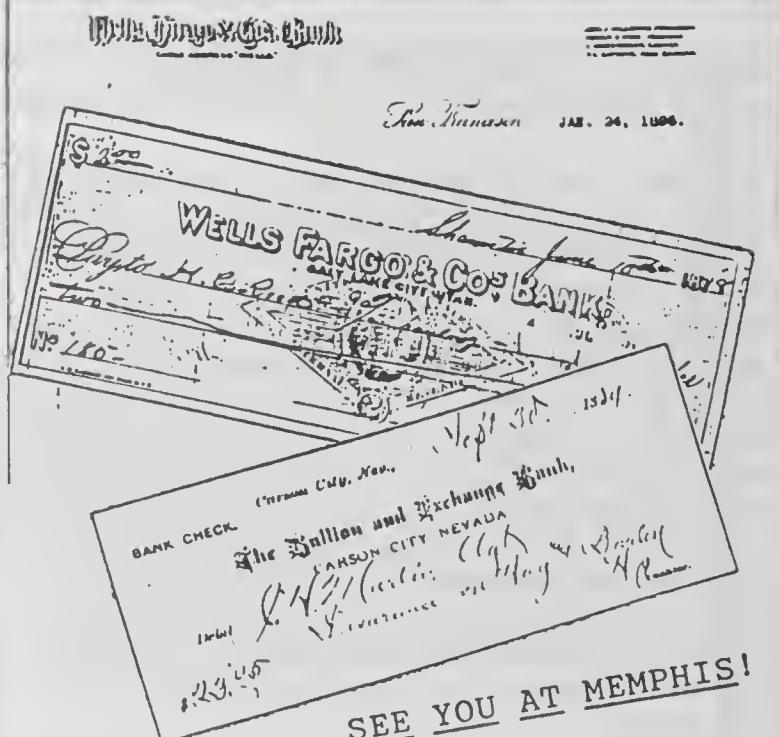
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